GOVERNMENT OF INDIA
AGRO AND RURAL INDUSTRIES
LOK SABHA

UNSTARRED QUESTION NO:925
ANSWERED ON:24.02.2003
LOANS AND COMPLAINTS UNDER PMRY
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Will the Minister of AGRO AND RURAL INDUSTRIES be pleased to state:

(a) the eligibility criteria fixed by the Government to be a beneficiary under Prime Minister Rozgar Yojana (PMRY);

(b) the targets set and achieved under the same during the last three years and thereafter, State-wise;

(c) the number of applicants who applied for the loan under the said scheme during the above period and the number out of them provided with loan, State-wise;

(d) the steps taken to grant loan to the pending applicants;

(e) whether the Government have received any complaints from the loan seekers under this scheme during the above period; and

(f) if so, the steps taken/proposed to the taken by the Government to simplify the loan procedure to avoid such complaints in future?

Answer

MINISTER OF STATE (INDEPENDENT CHARGE) IN THE MINISTRY OF AGRO AND RURAL INDUSTRIES (SHRI SANJAY GAUTAM)

(a): The details of the eligibility criteria laid down by the Government to be a beneficiary under the Prime Minister`s RozgarYojana (PMRY) is at Annexure-I.

(b): The details of State-wise plan targets set and achieved based on the reports received from the Reserve bank of India during the last three years and thereafter i.e. from 1999-00 to 2002-03 (upto November, 2002) is at Annexure-II.

(c): The State-wise details of number of applicants who applied for loan under the PMRY based on the report received from the State Government and the number out of them provided with loans

(disbursed loans) based on the reports from the RBI from 1999-00 to 2002-03 (upto November, 2002) is at Annexure-III.

(d): As per the PMRY norms, the applications to be sponsored tothe banks should be equal to 125 per cent of the target for each State/UT. Therefore, at the end of any financial year, there are likely to be some pending applications. As per the instructions of the Government of India and the RBI, the pending applications are to be sponsored and processed in the following year.

(e): Yes, Sir.

(f): Steps have been taken to simplify the loan procedure: instructions to set up task force at block level/Mandal level; adherence to time schedule for processing, sanctions/disbursement/obtention of non due certificate etc., non- insistence of collateral by banks for projects under industry sector, adequately finance the projects under the scheme etc. These complaints are redressed through the State/UTs Governments and the concerned banks. Besides, the Committees at the Central,State and District levels regularly monitor the implementation of the Scheme.